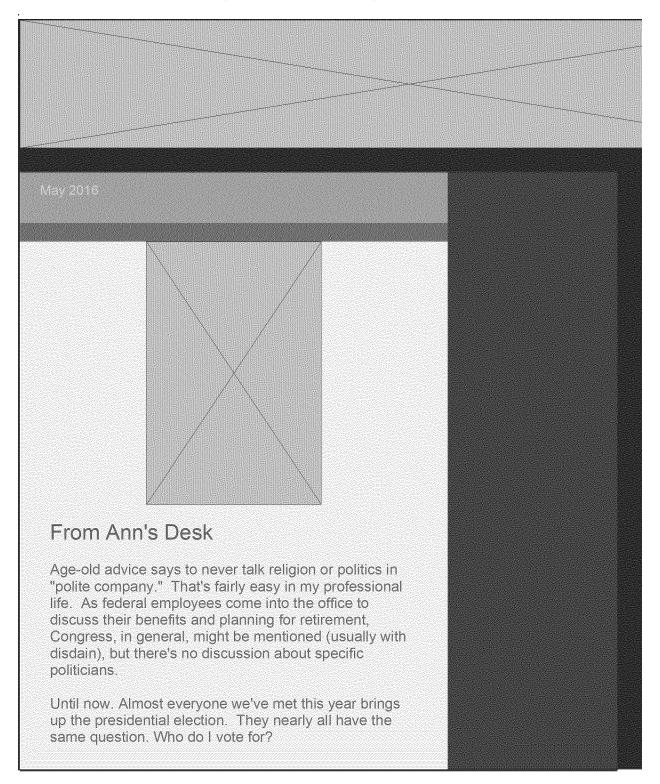
To: Griswold, Hays[Griswold.Hays@epa.gov]

From: Ann Vanderslice

Sent: Tue 5/31/2016 2:43:21 PM **Subject:** Fedtelligence Newsletter

New Retirement Realities, "Body" Basics, Golf Tourney, Graduation Advice - AND MORE!



This election feels different. My dad, who turned 89 in April, says he's never seen anything like it, so if you're feeling like things have shifted, you're right. But how and why?

Peggy Noonan was a speechwriter for President Reagan back in the '80's. She is a talented wordsmith who now writes inspired pieces for the Wall Street Journal. In a recent article, she laid out her perspective on this year's election (if you Google her, she's actually written several articles on the election topic this year). You may agree or disagree with her, but I think you'll enjoy this thought-provoking article.

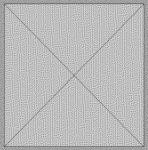
(Read the article here: _ http://patriotpost.us/opinion/42127)

Our right to vote will be more important than ever in 2016. As Margaret Mead said, "Never doubt that a small group of thoughtful, committed people can change the world. Indeed, it is the only thing that ever has."

Your not looking forward to the next five months of political ads advisor,

Ann

Economics 101



Consumer Prices Post Biggest Gain in More Than 3 Years

Consumer prices in April had their biggest increase in more than three years in the United States as gasoline and rents rose, pointing to a steady inflation buildup.

Other data on Tuesday showed that housing starts and industrial production rebounded strongly last month, suggesting the economy was regaining steam early in the second quarter.

Steps to Retirement Planning

on of higher prices, housing gains and ction support the narrative of a secondl in G.D.P.," said Jay Morelock, an N Financial in New York.

The Labor Department said its Consumer Price Index increased the Percent last months the argest gain since February 2013, after rising 0.1 percent in March.

That to the wearenewer in reason for the 1814 by percent from 0.9 percent in March.

Americans also paid more for medical care, food, Televisition, to backly, in blod by entire in surface, and me of the early of the entire in our 30s. Others love their jobs and are able to hang on until they're the 88-caned by their jobs and are able to hang on until they're the 88-caned by their block of the entire in our 30s. The 88-caned by the entire in the entire in our 30s. The 88-caned by the entire in the entir

Addid Separtify on the grad above that industrial lines are the first in April after the Social straight months of declines. Manufacturing output rose 0.3 percent, reversing March's 0.3 percent decrease conspiring to dismande our whole social network. It's

Unlittles production jumpes dis personant part our employ bush it for la respercent manifest dust finds are bointed en la respercent manifest dust beings in 20 through of the his horse through between the ane authorism in 30 through of the his horse through between the program, it might have to be scaled back. But it will not go broke. The inflation report showed gaspling prices jumped 8.1 percent last month, the largest gain since August 2012 acquiring to March's 2.2 percent increase. Food brices 10 march of the same of the program of march of the same of the program of the same of the program of the same of t

Sclary Retiremente rose 0.3 percent after

increasing 0.

Medical care gaining 0.1 p 0.7 percent a 0.3 percent. **Statistics**

3 percent after ion drugs shot up vices increased

Apparel prices fell for a second straight month, as did the cost of used cars and trucks. Prices for new motor vehicles fell 0.3 percent. PLEASE here's our last, final Scary Statistic #10.

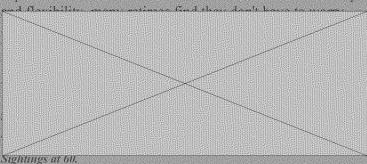
Social Security benefits. The changes are most likely to Well, if you don't have it and it turns out you need it, the figure in the figure in the figure in the figure in a skilled nursing facility (read Yourshill nondemose a high-then assisted hymgupport your facility (particularly if costs continue to escalate). After you retire you are no longer carning a paycheck, no longer contributing to a 401(k) and no longer receiving credits toward a pension. You have your resources, and you have to

We hope you've enjoyed this series of "10" Scarycars Retirement Statistics "to Andremember the purpose for our hunning this series was not to cause you lindo anxiety and/or pahic; frather, the idea is to ensure you view "retirement" from all perspectives (the good, the bad and the ugiy, so to speak), and If then let us help you assess your own personal 3.576 financial situation. Retirement Planning Strategies stands ready to help you develop a strategie plannot that will maximize your retirement earnings, and replace "anxiety" with peace of mind, assurance, at and yoy about exciting things and all hat's not much to supplement your income, so you need to store up as much as you can for the future.

Source: http://www.lifehealthpro.com/2015/08/11/10-scary-Wity Wolfiel Voll Warr 16 Reep your current lifestyle anyway? Some experts estimate it takes roughly 80 percent of your pre-retirement in Travel Conneur old lifestyle. But your kids are grown up now, and you no longer have to

Continuing on with our series on 10 Ultimate for Travel Safety Tips from a Former ClA Officer, prese, so your tax bill will probably be less. You don't have to commute, and may need less insurance. You will in general face lower day-to-day expenses, including the fact that maybe by now you've paid off the mortgage. Come to think of it, you may not need the big family home at all

Honoring Veterans smaller quarters in a less expensive area. The bottom line is that with a little creativity



For the next few months we are going to be collecting pictures of veterans and/or members of the armed forces to be showcased in our November issue of Fedtelligence.

If you have a photo of yourself or a relative in their #3 and #4 ease send it to us at mariko@annvanderslice.com.

3. GRAB A HIGHER FLOOR AND AN EXTRA KEY AT

Travelling solo? No you're not - at least that's what you want anyone else to think. An easy way to trick unsaketiyehaenteClassesinSippgsoneo"bar easy Colo Page Pelos Pel lower floors, Hanson suggests snagging a room on EPERRIGIANSPRISS

4) SKIP THE HOTEL SAFE The program covers:

While we're talking about hotel safety, it's good to mention that Halls owals of the the flimsiness of the Rotel safe when asked if he ever uses them he duckly replied with a hard "no". He followed up by saving knows seriles entry savings passport, or my wife's passport, or anything of value in the hotel room. Hotel safes are not of good quality and almost anyone working in the hotel bareer! the bypass code to unlock the room safe." hts good to note that he also deliveres its important Novimbes 15th # 30 and 485 part of Posts Federal & Cotton Heller Rhow how governments will react", so being able to prove your nationality and travel is PARCY FERS Retirement Class

Source: http://www.news.com.au/travel/travel-advice/accommodation/10-ultimate-travel-safety-tips-from-a-former-cia-officer/news-story/9f3f2438a4cf116e068075b5774cd3fd
By: Katherine Alex Beaven

If you're new to federal service (been with the government less than five years), chances are you're a little confused about exactly what your benefits are. With some of the best benefits in the country, you want to ensure you maximize what's available to you to put you in control of your retirement future.

We'll cover

- Annual and sick leave
- Health insurance, life insurance, long-term care insurance
- The complicated set of rules for calculating retirement benefits
- The "new" FERS employee also has to consider how Social Security and the Thrift Savings Plan fit into their retirement puzzle.

This class will teach participants how to maximize their FERS benefits to retire successfully.

September 20th 8:30am-4pm at the Denver Federal Center Host: Colorado Federal Executive Board

LEO FERS Retirement Class

This class is designed specifically for "Special Provisions" (law enforcement, fire fighters and air traffic controllers), and includes:

- · Important Documents
- · Best Day to Retire
- Magic Numbers
- How the FERS Supplement affects those who retire prior to age 57
- How to withdraw funds from your TSP prior to age 55, and the implications of working after retirement
- · 3 Components to Calculating a Federal Annuity
- Managing Annual Leave and Sick Leave

July 20th 8:30am-4pm at the Denver Federal Center Host: Colorado Federal Executive Board

TRANSITIONS TO RETIREMENT

What Happens Every Day is Saturday? Includes Emergenetics™ Profile

Many Americans face the challenge of discovering how they want to spend their retirement years. Federal employees are in a unique position because of their ability to retire before age 60. With one-third of their life remaining, most are not interested in simply going home to the remote control for retirement. If you are within 2-3 years of retirement, this high-impact program is for you. Attendees will complete an Emergenetics™ assessment online prior to the session. This tool identifies thinking preferences and behaviors which will be used as the foundation for identifying your unique abilities to create life long goals and strategies to successfully navigate the transition. You'll leave the program with tools to move confidently into a retirement beyond your dreams.

September 14th 8:30am-4pm at the Denver Federal Center November 3rd at the Denver Federal Center Host: Colorado Federal Executive Board

For additional information on these classes or to register Click. Here!

Additional Training Opportunities

Lunch 'n Learn Presentations:

These one hour sessions at the Denver Federal Center, hosted by Ann allow you to bring your lunch and learn at the same time! The time and location are listed under the class dates.

Please be aware that the time differs for some of the classes due to lecture hall availability.

These classes tend to fill up quickly, so please call 303.922.4304 or e-mail Mariko at mariko@annvanderslice.com to attend.

Seven Billion Paths to Happiness:
My 29-year Journey through Science
(aka the dirt "whisperer)
Presented by Shannon Mahan
June 28th
12:30-1:30 pm
Building 25 Lecture Hall

This presentation will cover Shannon's career at the USGS with a nod to the first women geologists hired at USGS, varied characters she has met at USGS, and two to three fabulous places she has been (and the science attached to the places). The places are Crestone Stone Huts, Ziegler Reservoir Fossil Site, and the Upton Archeological Site.

Shannon Mahan has worked at the USGS for almost 30 years. Twenty of those years have been as the director of the luminescence geochronology lab. She grew up in Colorado, attended Adams State University and Colorado School of Mines, and moved literally ten miles to start work at the USGS at the Denver Federal Center for her first job outside of university. When people are happy with Shannon they call her the "dirt whisperer". When they are unhappy with Shannon and wish she would get them their data, they call her "the dirt hoarder". Her lab website

is: http://gec.cr.usgs.gov/projects/lumlab/

A Cursory Course on Current Social Media Presented by Shannon Vogel July 26th 12-1 pm Building 25 Lecture Hall

What's new, trending and upcoming with social media. A look at new sites like Snapchat, new features on sites like Facebook and new ways to use social media with sites like Twitter.

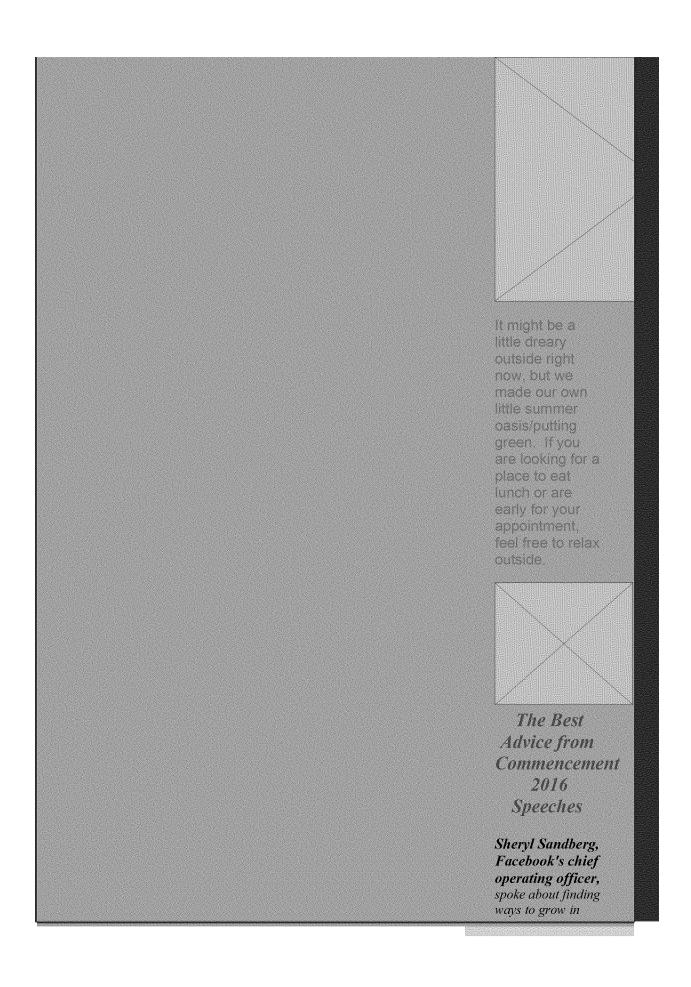
After more than 10 years in retail, Shannon changed her focus from helping people one at a time to helping business owners and executives promote and grow their businesses through social media. Since 2006, Shannon has been developing social media programs for companies and individuals all around the country. Shannon takes pride in helping all types of business from small "Mom and Pop" stores to multi location national stores.

Volunteering - a pathway to a healthy, productive retirement
Presented by Kristy Judd the Executive Director of Metro Volunteers
Sept 27th
12-1pm
Building 25 Lecture Hall

Come learn about the nonprofit sector and how your skills, time and passions can make a difference in our community. You'll leave understanding the types of volunteer assignments available, your own motivations and goals and how to get started.

Issue: 5

Fed Center Paradise



times of deep loss and tragedy. The author of Lean In: Women, Work, and the Will to Lead, lost her husband unexpectedly in 2015 and spoke to University of California at Berkeley students about the importance of resiliency in adversity and emphasized using challenges to propel oneself into leading an even better existence than before.

"You are not born with a fixed amount of resilience. Like a muscle, you can build it up, draw on it when you need it. In that process you will figure out who you really are - and you just might become the very best version of yourself."

Massachusetts
Senator Elizabeth
Warren,
speaking to grads
from Bridgewater
State University,
managed to take
jabs at her favorite
target -- Wall
Street, quote Taylor
Swift's "Shake It

Off," and recount her twitter spat with Donald Trump. Warren offered three key pieces of advice to graduates: spend time learning who you are, ignore the naysayers and embrace the unexpected.

"Don't be so focused in your plans that you are unwilling to consider the unexpected."

Throughout his speech at the University of Michigan, the former mayor of New York Michael Bloomberg addressed the importance of taking on challenging and uncomfortable ideas, rather than hiding from them. Bloomberg blasted colleges for coddling students, adding that the real world doesn't offer that kind of protection and that students need to be prepared.

"The secret to success is not rocket science. It just requires true dedication and a willingness to

go the extra mile.... Let's put it this way: I know of no Nobel Prize winner who has stopped studying."

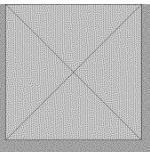
Throughout his

commencement address at the University of Wisconsin, Seahawks quarterback Russell Wilson detailed his path to success and offered plenty of inspiration. Even poking fun at himself for infamously throwing an intercepted pass in Super Bowl 2015, Wilson's overall message was about handling life's roadblocks and keeping going even when you're told "no."

"Potential just means you haven't done it yet."

Source: http://www.thefisca Advice-Commencement-Speeches-2016 Millie Dent 5/20/16 (Article Excerpts)

What Mary Beth is Reading....



The Widow

Need a good The Widow is the earlier while out shopping together, her husband stepped off the curb and was

Glen and Jean led a kidhaloping and disappearance of two He always had an late at night on the

it happened. And Jean always believed him. Despite some damning evidence the police were unable to convict him. Jean provided his alibi. But now that Glen was dead, and it's been four years since Bella disappeared, will Jean talk? What does she know? Surely she must know where Bella is. At least the media is convinced of that. A well-known journalist forms a relationship with Jean hoping to get her to talk and scoop up the exclusive story. But Jean is smarter than anyone gives her credit for. Things take an unexpected twist and backfire on the journalist

I can't tell you anymore or I will give it away! Quick, easy read. A good airplane or beach book

TSP Poturna

Read a great book lately? We'd love to hear about it. Please feel free to email me at:

marybeth@annvanders



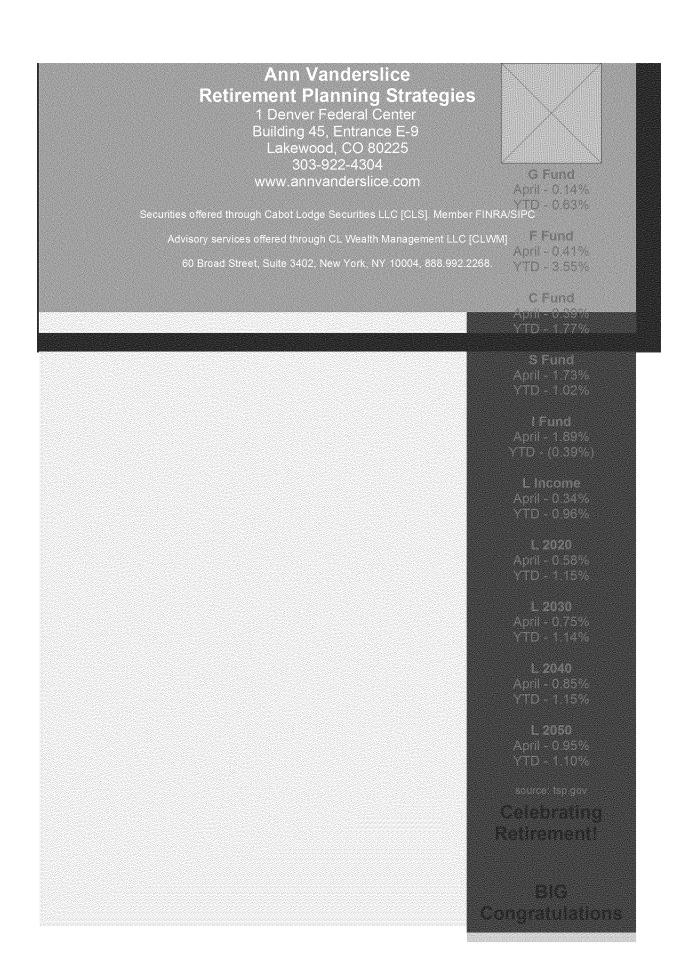












to all the newly retired federal employees! Guy Bowman retired from FWS with 35 years of federal service Linda Lautigar retired from ONRR with 31 years of federal service **Debra McGinnis** retired from OSMRE with 30 years of federal service Joan Tomek retired from NOAA with 24 years of federal service

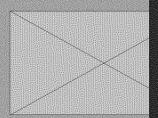
Gurz Winner

Straight from the the Denver Federal Center! This picture was taken at the front gate at the DFC

Identify the bird of prey in this picture and what stage of

life it's in (eg. adult, etc). Congratulations to Jennifer Foster-Adam who correctly identified this juvenile Red-Tailed Hawk. Golf with FEW The annual Federally Employed Women Feds Chipping In Golf Tournament is fast approaching - and Retirement Planning Strategies has two extra registrations. If you would like to play a round with our advisors Ann and Jason and are free on June 11th, please send an e-mail to mariko@annvanderslid More information can be found here.





Body Basics

By: Ken VanHerpen

Last week I came across an online article entitled "GUY WISDOM: The Man's guide to drinking wine."

It was an article outlining the basics of understanding and drinking wine . . . in other words, 'Wine 101'. It's everything I have wanted to cover in this column. So, for the next few months, I'm going to excerpt some on those tips from the column. I've covered some of these but it never hurts to repeat.

The tips from the article

apply to everyone, not just guys . . . and are written by Markham Heid (not me).

Drinking wine is easy; describing wine? . . . not so much.

You might not know the difference between medium- and fullbodied wines, or what the tannins are. But such knowledge can come in handy when you want to pick a nice bottle for date night, or sound smarter than your friends at the next dinner party. Whatever your goal, here's your very basic guide to understanding wine.

What Wine "Body" Means

"When people talk about a wine's body using words like 'light', 'medium', and 'full', they're referring to how thick the wine

actually feels on your tongue," says Keith Wallace, president and founder of the Wine School of Philadelphia.

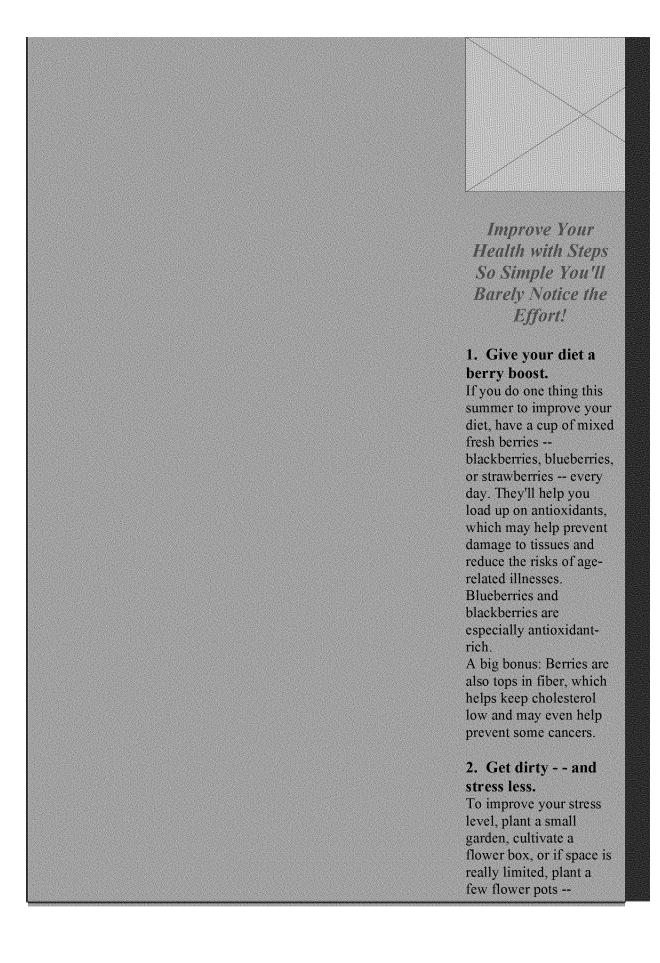
Think about the difference between swishing skim milk, whole milk, and heavy cream in your mouth.

"That's the perfect way to differentiate light-, medium-, or full-bodied red wines," says Wallace.

White wines don't adhere to that milk analogy. But people still describe them using the same terms. When you understand that body is a feeling, not a flavor, you'll find it easier to identify a wine's body type the next time you take a sip.

Helpful Hack:
"Restaurant
wine lists are
often ordered
from lightest to
fullest body
type," Wallace

says. Body also usually corresponds to alcohol content. Wines that are at least 13 percent alcohol-byvolume (ABV) are heavier in body than wines with lower ABV. Next month we learn about the most popular grapes. I'D LOVE TO **HEAR** FROM YOU! If you have a specific question concerning wine, please send it to: Fedtelligence Editor Sharon West via email: sharon@annvandeslice 8 Steps for **Healthy Summer Eating**



indoors or out.
Just putting your hands
in soil is "grounding."
And when life feels like
you're moving so fast
your feet are barely
touching the stuff, being
mentally grounded can
help relieve physical and
mental stress.

3. Floss daily.

You know you need to, now it's time to start: floss every single day. Do it at the beach (in a secluded spot), while reading on your patio, or when watching TV -- and the task will breeze by.

Flossing reduces oral bacteria, which improves overall body health, and if oral bacteria is low, your body has more resources to fight bacteria elsewhere. Floss daily and you're doing better than at least 85% of people.

4. Get outside to exercise.

Pick one outdoor activity -going on a hike, taking a
nature walk, playing
games such as tag with
your kids, cycling, roller
blading, or swimming -to shed that cooped-up
feeling of gym
workouts. And
remember, the family
that plays together not
only gets fit together -it's also a great way to
create bonding time.

5. Be good to your

eyes.

To protect your vision at work and at play, wear protective eye wear. When outdoors, wear sunglasses that block at least 99% of ultraviolet A and B rays. Sunglasses can help prevent cataracts, as well as wrinkles around the eyes. And when playing sports or doing tasks such as mowing the lawn, wear protective eyewear. Ask your eye doctor about the best type; some are sportspecific.

6. Vacation time.

Improve your heart health: take advantage of summer's slower schedule by using your vacation time to unwind. Vacations have multiple benefits: They can help lower your blood pressure, heart rate, and stress hormones such as cortisol, which contributes to a widening waist and an increased risk of heart disease

7. Alcohol: go light.

Summer's a great time to skip drinks with hard alcohol and choose a light, chilled alcoholic beverage (unless you are pregnant or should not drink for health or other reasons).

A sangria (table wine diluted with juice), a cold beer, or a wine

spritzer are all refreshing but light. In moderation -defined as one to two drinks daily -- alcohol can protect against heart disease

8. Sleep well.

Resist the urge to stay up later during long summer days. Instead pay attention to good sleep hygiene by keeping the same bedtime and wakeup schedule and not drinking alcohol within three hours of bedtime. It's also a good idea to avoid naps during the day unless you take them every day at the same time, for the same amount of time.

There they are:
Eight super
simple ways to
boost your health
this summer. Try
one or try them
all. They're so
easy you won't
even know they're -shhhh -- good for
you.

Source: http://www.webmd.co summer-steps-for-healthyliving



Retirement Planning Strategies, PO Box 260787, Lakewood, CO 80226-0787

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